Is your mailbox overflowing with junk mail?

Do telemarketing phone calls constantly invade your privacy? Does spam clog your inbox? This brochure describes laws that protect you from these annoying intrusions and offers suggestions on what you can do to slow the flow of uninvited advertising.

California has joined the federal government in tackling telemarketing, junk mail and spam. Along with the Federal Trade and Communications Commissions, California is working to regulate unsolicited commercial advertising to protect your privacy.

TELEMARKETERS

Telemarketers are regulated by federal and California law. The Federal Trade Commission (FTC) maintains a national "do not call" list on which consumers may register to block unwanted telemarketer calls. Although there are a few exceptions, most telemarketers cannot call you if you are on the "do not call" registry.

Federal law also requires telemarketers to maintain their own "do not call" lists. You can ask telemarketers to add you to these lists, even if you haven't registered on the national "do not call" list. If you've asked a telemarketer to not call and they call anyway, you can report them to the FTC or to the state Attorney General.

OTHER FEDERAL TELEMARKETING REGULATIONS...

- ▶ restrict their calling to between 8 am and 9 pm
- ► require them to tell you who they are and what they're selling
- ▶ prohibit them from misrepresenting information
- ► restrict the use of automatic dialing systems or prerecorded messages

ROBOCALLS

The Federal Communications Commission (FCC) regulates "robocalls" or calls made by automatic dialing announcement devices (ADADs). In most cases, these calls must be introduced by a live person and are not permitted between 9 pm and 9 am.

SPAM

Federal and California law require that unsolicited email advertisements include contact information such as a toll-free number or email address so you can request the sender to stop. This is called "opting out." The law demands that organizations honor all opt-out requests.

You do not have to open the message to find out what it is. The law also requires spam messages to say ADV (advertisement) or ADV:ADLT (advertisement: adult-oriented) in the subject line. Spammers who fail to comply with the law can be fined \$1,000 for each message sent. Both state and federal law also prohibit unsolicited commercial faxes. Sending unsolicited fax advertisements has been illegal for over ten years, unless there is an established business relationship.

Although it's not possible to eliminate all the telemarketing calls, spam and junk mail, there are things you can do to cut down on these intrusions into your private life.



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"Get off my back!"

how to say no to telemarketers, computer spam and junk mail

WHAT YOU CAN DO

- Register with the Federal Trade Commission's national "do not call" list. You can register online at DONOTCALL.GOV or call 888.382.1222.
- 2) Tell companies that call to add you to their "do not call" list. Federal regulations prohibit them from calling once you've asked them not to.
- Delete your name from email lists by contacting the Direct Marketing Association at DMACHOICE.ORG.
- 4) Get your name off of pre-approved credit offer mailing lists by calling 888.5.OPTOUT. This one call will be shared with all three credit bureaus.
- 5) Tell the three major credit bureaus that you don't want your personal information shared for promotional purposes.

Equifax Options

P.O. Box 740123 Atlanta, GA 30374-0123 EQUIFAX.COM

Experian Target Marketing

P.O. Box 919 Allen, TX 75013 EXPERIAN.COM

TransUnion

P.O. Box 2000 Chester, PA 19022-2000

- 6) Avoid unwanted spam by protecting your email address. The FTC suggests the following:
- Avoid displaying your email address in public, such as on websites or in online membership directories.
- ▶ If you must post your email address publicly, use two separate email accounts – one for public posting and one for personal messages.
- Use a separate screen name for online chatting, a name not associated with your email address.
- ► Use a unique email address, containing both letters and numbers.
- 7) Report illegal telemarketing to the California Attorney General and the Federal Trade Commission by using the online complaint form at DONOTCALL.GOV. You must know the name or phone number of the caller.
- Report illegal spam to state and federal authorities by forwarding it to the Federal Trade Commission at SPAM@UCE.GOV.
- 9) If you report illegal telemarketing, fax advertising or spam to the state or federal government, give as much information as possible. Make a record of the call or email you receive. Take notes at the time of the call.

Federal Trade Commission

DONOTCALL.GOV 888.382.1222

Federal Communications Commission

REBOOT.FCC.GOV/CONSUMERS 888.CALL.FCC [888.225.5322]

FirstGov for Consumers

CONSUMER.GOV

California Attorney General's Office

AG.CA.GOV 800.952.5225

